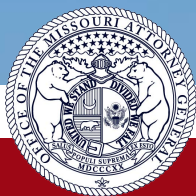


Student Consumer Guide

Before jumping into a decision,
know the facts so you make a smart choice.



Catherine L. Hanaway

MISSOURI ATTORNEY GENERAL

Introduction

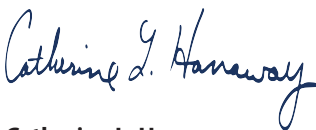
Dear Student,

School days may once have been considered carefree, but in today's complex marketplace, students must be equipped to handle a barrage of ads and offers on everything from cars to credit cards.

And because today's students also have tremendous purchasing power, they have become prime targets for con artists. That is why getting information on everyday issues such as credit, part-time jobs, car buying, apartment renting and Internet shopping is an important part of your education.

As Missouri's Attorney General, I am glad to provide you with this guide. It instructs you on how to spot fraud and how to protect and assert your rights as a consumer. Your future depends on your ability to make smart decisions, not only in the classroom but in the marketplace.

Sincerely,

A handwritten signature in blue ink that reads "Catherine L. Hanaway". The signature is fluid and cursive, with the first letters of the first and last names being capitalized and prominent.

Catherine L. Hanaway
Attorney General

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Safety Net

PERSONAL INFORMATION

Information about you is constantly gathered on the Internet. Whenever you enter a chat room, post to a blog, enter a contest, or order a product, you send personal information into cyberspace.

Protect your personal data when you go online:

- Keep your password private. Avoid using a phone number, birth date or part of your Social Security number for a password. Use a combination of numbers, letters and symbols.
- Keep your computer protected with anti-virus software, a firewall and spyware detection. Most of these programs are inexpensive or free. Check for updates frequently.



SHOPPING ON THE NET

Internet shopping may offer bargains and conveniences you won't find at a store, but it can be risky business.

Check out these tips:

- Shop with companies you know or that are recommended.
- Check out refund and return policies before ordering. There is no law that requires stores to accept returned merchandise.
- Most online retailers will allow you to opt out of receiving unsolicited e-mail from them. Watch for a check box allowing you to do this.
- Pay by credit card. Federal law allows you greater protection for credit card charges you want to dispute.
- Enter your credit card number only on secure Web sites. Addresses that start with an "https" — not "http" — are good indicators of a secure site. Also look for a locked padlock icon at the bottom of your browser window.
- Keep printed records of all transactions, purchase orders and confirmation numbers.
- If you shop at an online auction, consider using a third-party escrow service. This company will hold your payment and release it to the seller only when you are satisfied with your merchandise.

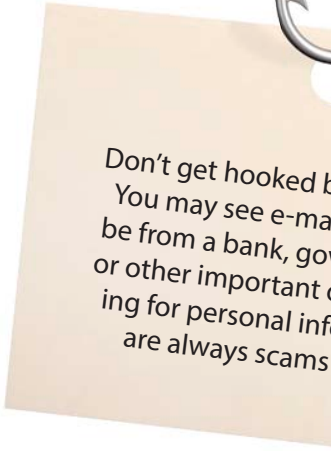
Identity Theft

PROTECT YOUR PERSONAL INFORMATION

Your personal information is a hot commodity. Identity theft strikes 18- to 29-year-olds more often than any other age group in America. It can happen online as well as offline by thieves pilfering trash, mailboxes and stolen purses and wallets.

Protect your personal information:

- Never give out your Social Security, bank account or credit card number unless you have initiated the contact. Anyone can call or e-mail you and ask for this information.
- Shred documents containing personal information on it.
- Carry only the documents and ID that you need on a daily basis.
- Send sensitive mail using a secure drop box, such as one at the post office.
- Many cases of identity theft involve friends and relatives. Be aware that roommates and others may have access to your files and belongings.
- Don't use your Social Security number as your student ID.



Don't get hooked by
You may see e-mails
be from a bank, govt
or other important org
ing for personal info
are always scams

MONITOR STATEMENTS

Victims of identity theft have the most success when they catch the crime quickly. Monitor your monthly bank and credit card statements, as well as your credit report.

Federal law allows you a free copy of your credit report every year from each of the three national credit bureaus. Go to www.annualcreditreport.com.

If you are a victim, contact your financial institution and file a police report.

You can call the Attorney General's Identity Theft Hotline at 800-392-8222 or submit an identity theft complaint form at ago.mo.gov. Additional resources are available at this website.

by a phishing scam
emails that appear to
government agency
organization, ask-
information. These
— don't bite.

Handling Credit

PLASTIC CREDIT CAN BE COSTLY

Credit card companies want your business. Credit cards may seem like an easy way to pay for things now, but credit card debt can be very costly if you mishandle payments. Your credit card payment history and other debt stays on your credit report for at least seven years and can wreck future credit. That can mean trouble getting car and home loans, insurance and employment and even renting an apartment.

Questions to ask yourself before applying for a credit card:

- Do I need it?
- Can I afford it?
- Can I make more than the minimum monthly payment?
- Is there a teaser interest rate that skyrockets after a few months?
- Is it worth it? Making a \$60 monthly payment on a credit card with 19.8 percent interest and a \$3,000 balance will take nine years to pay off and cost you more than \$6,000.

Who's looking at your credit report? Potential employers, landlords and insurers can look at your credit report. Many do.

DECREASE CREDIT CARD OFFERS

To "opt out" of having pre-approved credit offers sent to you for two years, call 888-567-8688 or click www.optoutprescreen.com.



TITLE AND PAYDAY LOANS

Title and payday loans may seem like an easy way to get extra money, but beware. With a title loan, you are getting the loan based on the equity, or money value, of your car. If you cannot repay your loan, even a small one, you lose your car.

Payday loans often hook borrowers into a cycle of taking out new loans to pay off old ones. In 2014, the average interest rate reported in Missouri was 451.91%.

Financial problems?

If you are having financial problems, contact a debt counselor. The Foundation for Credit Counseling can help find counselors at www.nfcc.org or 800-388-2227. But beware of debt relief scams. Under Missouri law most debt adjusters cannot charge up-front fees.



Wheels & Deals

USED CARS

Buying a car is a big step, and a mistake can be costly. There is no state law allowing a buyer to return a car and get a full or partial refund.

BUYERS GUIDE

By law, dealers must display this guide in the window of each used car. The guide shows the vehicle make, model, year and identification number.

The guide also has a section where “warranty” or “as is—no warranty” is checked. Most used cars are sold “as is.”

Before driving home a used car:

- See the car in the daylight, so it’s easier to spot problems.
- Have your mechanic inspect the car.
- Run a title search to learn about the car’s history: www.carfax.com and www.autocheck.com offer this service for about \$40 per vehicle.
- Test-drive it.
- Get the car title. Under Missouri law, most car sales are void if the title is not transferred at the time of purchase.

REPAIR

The Attorney General’s Office gets hundreds of complaints each year about car repair.

Here's how to avoid many problems:

- Work with a shop that is known or recommended.
- Get in writing how much the job should cost. Tell the mechanic to call for an OK if the bill is going to be higher than what you've agreed.
- Get in writing whether the work is guaranteed and for how long.



Housing

LANDLORD-TENANT LAW

If you live off campus, it is important to know your rights and responsibilities as a tenant.

Missouri law:

- Makes it illegal for a landlord to shut off utilities, unless it is for health and safety reasons.
- Allows landlords to double rent if you let another person take over the home without his or her permission.
- Allows county courts to order quick removal of renters involved in criminal activity, even without a conviction.

THE LEASE

An agreement to rent for one year or more must be in writing and signed by you and your landlord.



Before signing, make sure the lease is clear:

- Read the entire lease and ask questions.
- Ask the landlord to change a lease requirement if you don't agree with it, but make sure that change is put in writing.
- Before you move in, make and keep a list of damages or repairs that need to be made. Give a copy to the landlord and attach a copy to your lease. This will ensure your security deposit is not withheld to repair damage you did not do.

Basic lease should include:

- Landlord's name, address and phone.
- Address of rental property.
- Amount of monthly rent.
- Amount of security deposit and conditions for its return.
- Who is responsible for repairs, utilities, bills and upkeep like lawn care and snow removal.

ORAL AGREEMENT (NO LEASE)

An oral agreement is only good for one month. A landlord can evict you or raise rent with only one month's written notice. Likewise, you must give one month's written notice to end financial obligations to a landlord.

SUBLEASING

If you decide to move out before a lease ends, you may decide to sublease if your landlord allows it.

Some tips:

- You still are responsible to your landlord for the original lease.

- You can be held responsible for any problems caused by the new tenant.
- The landlord can double rent if you sublease without his or her approval.
- Your landlord may allow subleasing or even an early cancellation, but either agreement must be in writing.

YOUR SECURITY DEPOSIT

- A landlord cannot require more than two months' rent as a security deposit.
- At the end of the lease, the landlord has 30 days to return the deposit. A landlord may keep all or part of the deposit for repair of damages, unpaid rent, or lost rent if you moved without adequate notice. The landlord must provide a list of damages.
- A landlord must notify you of the time and date of the move-out inspection.
- You have the right to be present during the inspection, which must be conducted at a reasonable time.
- You do not have a right to use your deposit to pay for the last month's rent.
- If a landlord wrongfully withholds any deposit money, you may sue to recover up to twice the amount withheld.

EVICITION

A landlord cannot evict you without a court order.

The landlord may begin eviction proceedings if you:

- Damage property.
- Fail to pay rent.

- Violate terms of the lease.
- Injure the landlord or another tenant.
- Allow drug-related criminal activity or illegal gambling on the premises.
- Fail to move when the lease is up.
- Allow a person onto the premises who has been previously excluded by the landlord.

You will receive notice if an eviction lawsuit has been filed and have the right to be heard in court before eviction.

DISCRIMINATION

Landlords cannot refuse to sell, rent, sublease, charge higher rent or falsely state that housing is not available based on your race, color, religion, sex, disability, national origin or family relationships.

If you believe you have been a victim of discrimination you may contact:

Missouri Commission on Human Rights

Toll-free: 877-781-4236

Jefferson City: 573-751-3325

St. Louis: 314-340-7590

U.S. Department of Housing and Urban Development

Housing Discrimination Hotline: 800-669-9777

Metropolitan St. Louis Equal Housing Opportunity Council

For residents of St. Louis city and St. Louis, St. Charles, Franklin and Jefferson counties: 314-534-5800 or 800-965-3462

Employment

PART-TIME, SUMMER JOBS

Advertisements for part-time or summer jobs often appear in newspapers, offering good pay, part-time work or “exciting” travel. Before considering such offers, get the facts.

Many “student” jobs involve sales and require long hours going door to door. You may be coached to falsely claim that you are earning points for a scholarship or that sales proceeds are going to a charity. Travel may involve car pooling with other students in the sales crew and sharing cheap hotel rooms. Companies may promise to pay for living expenses, training and travel costs but deduct these from your pay.

“900” PHONE NUMBERS

Beware of job ads directing you to call 900 telephone numbers. You will be charged a fee that usually is much higher than an ordinary long-distance call.

If you’re looking for a job, consider these free information resources:

- University and college career-service offices.
- Local and county human resource offices that offer placement assistance and can refer you to other groups.
- State job-service offices that post job vacancies and provide counseling and referrals.
- The Attorney General’s Office to check on a company’s reputation: 800-392-8222.

Higher Learning

SCHOLARSHIP OFFERS

Students and their families lose as much as \$5 million a year in fees to scam artists promising scholarships or financial aid.

Be suspicious of these offers:

- The scholarship is guaranteed or your money back. No third party can guarantee a scholarship. Money-back guarantees often have strings attached that make refunds impossible.
- You can't get this information anywhere else. Get free information from schools, libraries and the Internet.
- I need your credit card or bank account number to hold this scholarship. Never give personal financial information over the phone without first getting information in writing.
- We do all the work. Wrong — you still must apply for scholarships and grants.
- The scholarship will cost some money. Don't pay anyone to "hold" a scholarship.
- You've been selected by a national foundation to receive a scholarship or You're a finalist in a contest never entered. Carefully check the organization.



CAREER SCHOOLS

Some students seek careers requiring a special skill offered by career or vocational schools. Although most specialized programs are legitimate, some make false promises. Because these programs can cost thousands of dollars, do your homework before enrolling.

Some common complaints:

- Exaggeration of job demand.
- Misrepresentation of earning levels for certain jobs.
- Failure to provide cancellation and refund policies.
- Failure to provide the classes or internships needed to earn the degree or certificate within the timeframe promised.

Tips if you are considering a specialized training school:

- Know and understand all costs for completing the program.
- Check the school's accreditation or licensing.
- Tour the school and look over equipment.
- Review faculty credentials.
- Talk to recent graduates.
- Compare similar programs offered through community colleges.
- Check for possible complaints with the Better Business Bureau and Attorney General's Office.
- Get all promises in writing.

The Buying Game

CELL PHONES

Most cell phone complaints made to the Attorney General's Office involve long-term contracts.

When shopping for a phone:

- Read your contract—know exactly what you're signing. Keep a copy.
- Thoroughly try out your phone when you first get it. Most contracts allow you to cancel your plan in the first few weeks if you're unsatisfied.
- Document any conversations you have with the phone provider or retail store.
- If you upgrade or change your plan, ask what will happen to your contract. Upgrading to more minutes or a better phone often means your contract will be extended.
- Ask about monthly or prepaid plans. They usually are higher-priced, but you won't have the problems associated with a long-term contract.

CAN YOU HEAR ME NOW?

Test a new cell phone's signal and features as soon as you get it. You may be able to cancel if you are not happy with the service.



Travel Scams

MAKE IT FUN

Dreaming about heading for exotic places and sunny beaches during your break?

Proceed with caution — vacation dreams can quickly turn into a nightmare if you fall victim to a “too-good-to-be-true” vacation offer.

HOW TO AVOID SCAMS

- Beware of ads with few details that promise a lot for little money.
- Be cautious if you are asked to pay before confirming reservations. Most reputable travel agents will confirm before payment.
- Deal with an established firm: Check with relatives, friends or the Better Business Bureau.
- If you are unfamiliar with the firm, request written information regarding total vacation cost and all items included. Any lodging, transportation, meals or other items not specifically mentioned might not be included.
- Ask about your right to cancel.
- Be wary of vacation offers that are “good today only.”
- Be wary of vacation offers that are “free.” You may face substantial processing fees and later be told the chosen dates are “unavailable.”
- Do not give your credit card number unless you expect to be charged.

Take Action

HOW TO HANDLE A COMPLAINT

When you have a complaint, first contact the business. Accurately describe the problem and what action you would like taken. Do you want your money back, a repair or exchange?

Keep a record of your efforts, including copies of all correspondence.

Complaint letter - what to say:

- Be brief.
- State your name, address, home or work phone number, and an account number if appropriate.
- Include date and place of purchase, who performed the service, product information (such as serial or model number) and warranty terms.
- State the problem and how you want it corrected.
- Include copies (not originals) of all supporting documents.

If you paid with a credit card, write the credit card company. It might be able to resolve your problem about shoddy or undelivered merchandise by reversing the charge.

SAMPLE COMPLAINT LETTER

Your name
Your address
Your city, state, zip code

Date

Contact Person (if available)
Title (if available)
Company name
Company address
Company city, state, zip code



Replace
the blue text
with your own
information

Re: account number, if applicable

Dear Contact Person:

On date, I bought/leased/rented/had repaired a product and model number at location. Unfortunately, I have not been satisfied because state problem. To resolve this problem, I would like your company to state action you want taken. Enclosed are copies of my records.

I look forward to your prompt reply and a resolution to my complaint. You may contact me at the address listed above or by telephone at number with area code.

Thank you for your assistance and cooperation in this matter.

Sincerely,

Your signature
Your name

Enclosure(s) [Attach copies of all relevant records]
cc: List names of those receiving copies of this complaint letter if applicable

If you are not satisfied with the results, file a formal complaint with the Attorney General's Office or your local Better Business Bureau.

You can get a complaint form from the Attorney General's Office at ago.mo.gov or calling the Consumer Protection Hotline at 800-392-8222.

The BBB has offices in St. Louis (314-645-3300), Kansas City (816-421-7800), Columbia (573-886-8965) and Springfield (417-862-4222).

The BBB also offers a free consumer arbitration service to settle disputes between businesses and consumers.

As a last resort, you can file a lawsuit in small claims court or seek legal action in other courts. Consumers who have a claim for up to \$5,000 can, without hiring a lawyer, file suit to recoup their money in small claims court.

CONTACT THE AGO

If you have been defrauded or tried to fix a problem but are unhappy with the results, you can file an online consumer complaint form with the Attorney General's Office or call the Consumer Protection Hotline.

Click: ago.mo.gov or Call: 800-392-8222

REDUCE CALLS, MAIL, OFFERS

TELEMARKETING CALLS

Missouri's No Call law prohibits telemarketers, with some exceptions, from calling households or personal cell phones on the Attorney General's No Call list. A telemarketer violating the list faces a civil penalty of up to \$5,000 per violation. Register your home or cell phone number for free: ago.mo.gov or toll-free 866-NOCALL1 (866-662-2551)

MAIL

Mail Preference Service lets you delete your name from many direct mail lists. Send your request in writing or go online:

DMA Mail Preference Service

PO Box 900

Coscob, CT 06807

www.dmachoice.org

PRE-APPROVED CREDIT CARD OFFERS

Credit bureaus allow you to "opt out" of having pre-approved offers of credit and insurance sent to you: 888-5-OPTOUT (888-567-8688)

www.optoutprescreen.com

AGENCIES TO CONTACT

If you are unable to resolve a problem with an individual or business, you may want to contact one of these agencies.

STATE AGENCIES

Attorney General's Office ago.mo.gov

Consumer Protection Hotline: 800-392-8222

Handles complaints against individuals or companies. You also can check for complaints already on file.

No Call Hotline: Toll-free 866-662-2551

Decrease telemarketing calls to your home.

FEDERAL AGENCIES

National Highway Traffic Safety Administration

Department of Transportation

Auto Safety Hotline: 800-424-9393

TDD line: 800-424-9153

Provides information about safety-related automotive problems.

Labor Department, Wage & Hour Division

- Toll-free: 866-487-9243
- Kansas City district: 913-551-5721
- St. Louis district: 314-539-2706

Handles wage disputes.

Federal Trade Commission

www.ftc.gov or 877-FTC-HELP (877-382-4357)

Provides broad range of information on consumer products and issues.

U.S. Postal Inspection Service

- Mail fraud complaint hot line: 800-372-8347
- Mail fraud, other complaints: 800-275-8777
<https://postalinspectors.uspis.gov>

Investigates violations of federal statutes relating to Postal Service crimes.

PRIVATE AGENCIES

Better Business Bureau

- Kansas City: 816-421-7800
- Springfield: 417-862-4222
- St. Louis: 314-645-3300

Handles consumer complaints throughout Missouri.
Offers free mediation services for disputes between customers and businesses.

Federal Information Center

Go to www.info.gov or call 800-FED-INFO (800-333-4636) to get phone numbers and information about federal agencies and programs.

NOTES

NOTES



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